Case 08-26474 Doc 1 Filed 10/02/08 Entered 10/02/08 15:37:12 United States Bankruptcy Court Page 1 of 29 Motor Grandellini Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Park, Hyejin Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3748 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 2852 W. Montrose #3F Chicago, IL ZIP CODE 60618 ZIP CODE County of Residence or of the Principal Place of Business: Cook County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for  $\mathbf{Q}$ Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign 11 U.S.C. § 101(51B) Chapter 11 See Exhibit D on page 2 of this form. Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Nature of Debts Other (Check one box.) Tax-Exempt Entity (Check box, if applicable.) ✓ Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Chapter 11 Debtors Filing Fee (Check one box.) Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. ☑ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors**  $\mathbf{A}$ П 1 1 10,001-5,001-25,001-50,001-1-49 50-99 100-199 200-999 1,000-Over 5,000 10,000 25,000 50,000 100,000 100,000 **Estimated Assets** ◩ \$100,000,001 More than ου to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$500,000,001 to \$1 billion \$1 billion \$50,000 to \$1 to \$100 to \$500 \$100,000 \$500,000 to \$10 to \$50 million million million million million **Estimated Liabilities** П \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$0 to \$50,001 to \$500,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion

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B I (Official Form	Case 08-26474 Doc 1 Filed 10/02/08	Entered 10/02/08 15:37:1	2 Desc Main Page 2
Voluntary Petiti	on Bocument	Name of Debtor(s): Park, Hyejin	
(I nis page must b	ne completed and filed in every case.)  All Prior Bankruptcy Cases Filed Within Last 8 Y		)
Location		Case Number:	Date Filed:
Where Filed: Location Where Filed:		Case Number:	Date Filed:
Where I fled.	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil	late of this Debtor (If more than one, attach ad	ditional sheet.)
Name of Debtor:		Case Number:	Date Filed:
District: North	nern District of Illinois	Relationship:	Judge:
	Exhibit A	Exhibit B	
10Q) with the Se	d if debtor is required to file periodic reports (e.g., forms 10K and scurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed if debtor whose debts are primarily of I, the attorney for the petitioner named in th	consumer debts.) e foregoing petition, declare that I
		have informed the petitioner that [he or she] 12, or 13 of title 11, United States Cod available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	e, and have explained the relief certify that I have delivered to the
Exhibit A	is attached and made a part of this petition,	X Signature of Attorney for Debtor(s)	(Date)
	Exhibit	C	
Does the debtor of	own or have possession of any property that poses or is alleged to pose		ublic health or safety?
		a aneas of miniment and identifiable ratifi to p	aono neami oi saicty:
	exhibit C is attached and made a part of this petition.		
☑ No.			
	Exhibit	4 D	
	Exhibit	l D	
(To be comple	eted by every individual debtor. If a joint petition is filed	d, each spouse must complete and atta	ch a separate Exhibit D.)
<b>☑</b> Exhib	it D completed and signed by the debtor is attached and	made a part of this petition.	
If this is a join	nt petition:		
☐ Exhib	it D also completed and signed by the joint debtor is atta	sched and made a part of this petition.	
_	Information Regarding		
Ø	(Check any appli Debtor has been domiciled or has had a residence, principal place o preceding the date of this petition or for a longer part of such 180 da	f business, or principal assets in this District for	r 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general par	tner, or partnership pending in this District.	
	Debtor is a debtor in a forcign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a f	
	Certification by a Debtor Who Resides a (Check all applic		
	Landlord has a judgment against the debtor for possession of deb	tor's residence. (If box checked, complete the f	ollowing.)
		(Name of landlord that obtained judgment)	<u> </u>
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess		
	Debtor has included with this petition the deposit with the court of filing of the petition.	of any rent that would become due during the 30	-day period after the
	Debtor certifies that he/she has served the Landlord with this cert	ification. (11 U.S.C. § 362(1)).	

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B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	Park, Hyejin
Signs	itures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)
Signature of Deftor	(orginalitie of Loteign Vehicsethanise)
Signature of Joint Debtor  Telephone Number (if not represented by attorney)  Date  Auto 1 4 10 4	(Printed Name of Foreign Representative)  Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)  Jane JJ. Park  Printed Name of Attorney for Debtor(s)  Mirae Law, LLC.  Firm Name  2800 S. River Rd. Suite 170  Address Des Plaines, IL 60018	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
847-297-0009	
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	x
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
X Signature of Authorized Individual	
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming
Date	to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court

		Northern	District Of _	Illinois	
In re	Hyejin Park	,		Case No.	
	Debtor			Chapter7	

# SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$ 140,000		
B - Personal Property			\$ 6,500		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				s 154,320	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$ O	
F - Creditors Holding Unsecured Nonpriority Claims				\$ 27,427	
G - Executory Contracts and Unexpired Leases					en e
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$0
J - Current Expenditures of Individual Debtors(s)					\$2,810
то	TAL		\$ 146,500	\$ 181,747	

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Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court Northern District Of Illinois

		TTOTUTCH	
In re	Hyejin Park	······································	Case No.
	Debtor		
			Chapter 7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ O
Student Loan Obligations (from Schedule F)	\$0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0
TOTAL	\$0

State the following:

- ····· · · · · · · · · · ·	
Average Income (from Schedule I, Line 16)	\$ 0
Average Expenses (from Schedule J, Line 18)	\$2,810
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 1,166

State the following:

state the tonowing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0
4. Total from Schedule F		\$27,427
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	dat i a salah sa	\$27,427

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B6A	(Official	Form	6A)	(12/07)	)
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In re	Hyejin Park	,	Case No.
•	Debtor		(If known)

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residential property 5400 Astor Ln. #211 Rolling Meadows, IL 60008	Home		140,000	154,320
	T.	ntal➤	\$140,000	

(Report also on Summary of Schedules.)

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In re	Hyejin Park	 Case No.
	Debtor	(If known)

# SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank Checking Acct. # 6107636658		150
Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit for apartment 2852 W. Montrose #3F, Chicago IL 60618		1,250
4. Household goods and furnishings, including audio, video, and computer equipment.	х			
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.	x			
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
<ol> <li>Interests in insurance policies.</li> <li>Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	x			
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			

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In re Hyejin Park	,	Case No
Debtor		(If known)

# SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses.  Itemize.	х			
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X .		:	
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			

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In re	Hyejin Park	, Case No.
	Debtor	(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			·
23. Licenses, franchises, and other general ntangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	х		- - - - - -	
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Lexus GS 300		6,500
26. Boats, motors, and accessories.	х			•
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re	Hyejin Park		Case No.
MI 16	Debtor	,	(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

\$136,875.

☐ Check if debtor claims a homestead exemption that exceeds

]	Debtor claims the exemptions to	which :	debtor	is entitled	under:
(	(Check one box)				

☐ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2002 Lexus GS 300	7356 ILCS 5/12-1001	6,500	6,500

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In re	Hyejin Park	<b>.</b>	Case No.		
	Debtor			(If known)	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.066538145			2004 First loan for home at					
Washington Mutual 1301 Second Avenue Seattle, WA 98101			5400 Astor Ln, Rolling Meadows IL 60008. Purchase Price: \$178,000				154,320	
			VALUE S					
ACCOUNT NO.			VALUES					
ACCOUNT NO.	-			-				
			VALUE S					
continuation sheets attached	•		Subtotal ► (Total of this page)		_	_	\$ 154,320	\$
			Total ► (Use only on last page)				\$154,320	\$
			(coc only on not page)				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Relate Data.)

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B6E (Official Form 6E) (12/07)

In re	Hyejin Park	•	Case No.
	Debtor		(if known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in Joint, or Community." the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Hyajin Park		Document	Case No.		
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In re	Hyejin Park	1	Case No.
	Debtor		(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY AMOUNT OF CREDITOR'S NAME, DATE CLAIM WAS UNLIQUIDATED CONTINGENT CODEBTOR INCURRED AND **CLAIM** MAILING ADDRESS DISPUTED CONSIDERATION FOR INCLUDING ZIP CODE, AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 4888936166279392 credit card Bank of America 10,419 P.O. Box 15726 Wilmington, DE 19886 ACCOUNT NO. 371743780692006 credit card American Express 4,578 P.O. Box 1270 Newark, NJ 07101-1270 ACCOUNT NO. 5438570005457711 credit card HSBC Card Services 2,617 P.O. Box 17051 Baltimore, MD 21297-1051 ACCOUNT NO. 5466725652342682 9,813 Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153 Subtotal> \$ 27,427 \$ 27,427 continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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n re	Park, Hyejin	, Case No
<u></u>	Debtor	(if known)
SCHEI	DULE G - EXECUTORY	CONTRACTS AND UNEXPIRED LEASES
interests. Sta lessee of a le a minor child or guardian,	ate nature of debtor's interest in contract ase. Provide the names and complete m I is a party to one of the leases or contra-	and all unexpired leases of real or personal property. Include any timeshare it, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or nailing addresses of all other parties to each lease or contract described. If acts, state the child's initials and the name and address of the child's parent Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and
Check this be	ox if debtor has no executory contracts of	or unexpired leases.
	ME AND MAILING ADDRESS, INCLUDING ZIP CODE, PARTIES TO LEASE OR CONTRA	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Edward Ha 730 Grand Avenu Ridgefield, NJ 07		Residential lease (2852 W. Montrose #3F, Chicago, IL 60618)
***	-	
		-

В6Н (О	Official Form 6H) (12/07)	 	Page 15 of 28	Desc Main	
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In re	Hyejin Park	Case No.	
	Debtor	·	(if known)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebto
---

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	•
·	

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In re	Hyejin Park	<b>,</b>	Case No.	
	Debtor	<del></del>	(if kne	own)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDEN	TS OF DEBTOR AN	S OF DEBTOR AND SPOUSE		
Status: Single	RELATIONSHIP(S):		AGE(S):		
Employment:	DEBTOR		SPOUSE		
Occupation	Unemployed				
Name of Employer					
How long employe	d				
Address of Employ	er				
NCOME: (Estimate	of average or projected monthly income at time	DEBTOR	SPOUSE		
0430 /		\$	\$		
	ges, salary, and commissions	_	•		
(Prorate if not p		\$	\$		
. Estimate monthly	overume				
. SUBTOTAL		\$0			
. LESS PAYROLL	DEDUCTIONS	<u> </u>			
a. Payroll taxes a		\$	\$		
b. Insurance		\$ \$	\$		
c. Union dues d. Other (Specify):		\$	\$ \$		
a. Other (Specify	):	*			
5. SUBTOTAL OF PAYROLL DEDUCTIONS		\$_0	\$		
6. TOTAL NET MONTHLY TAKE HOME PAY		\$ <u>0</u>	\$		
	rom operation of business or profession or farm	\$	\$		
(Attach detailed		\$	\$		
<ul> <li>Income from real</li> <li>Interest and divid</li> </ul>		\$	\$		
	enance or support payments payable to the debtor for	•	\$		
the debtor's u	se or that of dependents listed above	Φ	Ψ		
	or government assistance		_		
(Specify):		\$	\$		
12. Pension or retirement income  13. Other monthly income		\$	\$		
		\$	\$		
4. SUBTOTAL OI	LINES 7 THROUGH 13	\$ <u>0</u>	\$		
5. AVERAGE MC	NTHLY INCOME (Add amounts on lines 6 and 14)	\$ <u>0</u>	\$		
( (O) (D) (D)	AIRD A GE MONITHI VINICOME. (Cambia and the control of the control	\$ 0	,		
<ol> <li>COMBINED A totals from line 15)</li> </ol>	VERAGE MONTHLY INCOME: (Combine column		mary of Schedules and, if applicable,		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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ln re			Case No.	
	Debtor	•		(if known)

Desc Main

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

anowed on Formaza of 22C.				
Check this box if a joint petition is	filed and debtor	's spouse maintains	s a separate household. Complete a sep	arate schedule of expenditures labeled "Spouse."
1. Rent or home mortgage payment (include	lot rented for m	obile home)		\$ <u>1840</u>
a. Are real estate taxes included?		No	·	
b. Is property insurance included?		No		
2. Utilities: a. Electricity and heating fuel				\$ <u>30</u>
b. Water and sewer				\$
c. Telephone				\$
				\$
3. Home maintenance (repairs and upkeep)			<u>.</u>	\$
4. Food				\$ <u>200</u>
5. Clothing				\$
6. Laundry and dry cleaning				\$
7. Medical and dental expenses	•			\$
8. Transportation (not including car paymer	nts)			\$
9. Recreation, clubs and entertainment, new		nes, etc.		\$
10.Charitable contributions				\$
11.Insurance (not deducted from wages or	included in home	mortgage paymen	nts)	
a. Homeowner's or renter's				\$
b. Life				\$
c. Health				\$
d. Auto				\$ <u>100</u>
e. Other				\$
12. Taxes (not deducted from wages or inc (Specify)				\$
13. Installment payments: (In chapter 11, 1	2, and 13 cases,	do not list payment	ts to be included in the plan)	
a. Auto	,			\$
b. Other			<u> </u>	\$
c. Other				\$
14. Alimony, maintenance, and support par				\$
15. Payments for support of additional dep		g at your home		\$
16. Regular expenses from operation of bu	siness, professio	n, or farm (attach d	letailed statement)	\$
		llular phone payme		\$ <u>640</u>
18. AVERAGE MONTHLY EXPENSES if applicable, on the Statistical Summar	(Total lines 1-17 ry of Certain Lia	. Report also on Su bilities and Related	nmmary of Schedules and, 1 Data.)	\$2,810
19. Describe any increase or decrease in ex				ling of this document:
20. STATEMENT OF MONTHLY NET I	NCOME			
a. Average monthly income from Line	15 of Schedule	I		\$ <u>0</u>
b. Average monthly expenses from Li				\$ <u>2,810</u>
c. Monthly net income (a. minus b.)				<u>s-2,810</u>

B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT

	Northern	DISTRICT OF	Illinois
In re:	Hyejin Park Debtor	, Case No.	(if known)
	STATEM	ENT OF FINANCIA	L AFFAIRS
informa filed. A should p affairs. child's p	rmation for both spouses is combined. If tion for both spouses whether or not a joi in individual debtor engaged in business provide the information requested on this To indicate payments, transfers and the	the case is filed under chapte int petition is filed, unless the as a sole proprietor, partner, fa statement concerning all such like to minor children, state th	joint petition may file a single statement on which 12 or chapter 13, a married debtor must furnish spouses are separated and a joint petition is not amily farmer, or self-employed professional, activities as well as the individual's personal e child's initials and the name and address of the" Do not disclose the child's name. See, 11 U.S.C.
addition	implete Questions 19 - 25. If the answer	to an applicable question is question, use and attach a sep	or have been in business, as defined below, also "None," mark the box labeled "None." If arate sheet properly identified with the case name,
		DEFINITIONS	
the filin of the v self-em	ual debtor is "in business" for the purpose ag of this bankruptcy case, any of the foll oting or equity securities of a corporation ployed full-time or part-time. An individ s in a trade, business, or other activity, ot	e of this form if the debtor is o owing: an officer, director, man, a partner, other than a limite dual debtor also may be "in bu	if the debtor is a corporation or partnership. An r has been, within six years immediately preceding maging executive, or owner of 5 percent or more d partner, of a partnership; a sole proprietor or siness" for the purpose of this form if the debtor pplement income from the debtor's primary
5 perces	latives; corporations of which the debtor	is an officer, director, or perso ies of a corporate debtor and t	of the debtor; general partners of the debtor and on in control; officers, directors, and any owner of heir relatives; affiliates of the debtor and insiders
	1. Income from employment or op	eration of business	
None	the debtor's business, including part-ti beginning of this calendar year to the two years immediately preceding this the basis of a fiscal rather than a calen of the debtor's fiscal year.) If a joint p	me activities either as an empl date this case was commenced calendar year. (A debtor that dar year may report fiscal yea etition is filed, state income for tate income of both spouses we	oyment, trade, or profession, or from operation of oyee or in independent trade or business, from the l. State also the gross amounts received during the maintains, or has maintained, financial records on r income. Identify the beginning and ending dates or each spouse separately. (Married debtors filing hether or not a joint petition is filed, unless the
	AMOUNT		SOURCE

\$5,411 (2007) \$15,210 (2006)

### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

Non

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

**AMOUNT** 

AMOUNT

**PAYMENTS** 

PAID

STILL OWING

2

None 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF

PAYMENTS/ **TRANSFERS** 

AMOUNT PAID OR

AMOUNT STILL OWING

TRANSFERS

VALUE OF

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT**  AMOUNT PAID

AMOUNT STILL OWING

# 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** 

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR DISPOSITION

AND LOCATION

 $\square$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DATE OF

DESCRIPTION AND VALUE OF PROPERTY

BENEFIT PROPERTY WAS SEIZED

**SEIZURE** 

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY

#### 7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

## 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

П

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS **OF PAYEE** 

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

5

Alliance Credit Counseling, Inc.

07/28/2008

\$40

Mirae Law, LLC

07/31/2008

\$1,500

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

DATE

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

# 12. Safe deposit boxes

Мопе **И**  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF BANK OR

OTHER DEPOSITORY

NAMES AND ADDRESSES

OF THOSE WITH ACCESS

TO BOX OR DEPOSITORY

DESCRIPTION

CONTENTS

OF

DATE OF TRANSFER

OR SURRENDER,

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT

FF OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

320 Liberty St. #69 Little Ferry, NJ 07643 09/2005 - 06/2008

6

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL LAW

7

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL-SECURITY

**BEGINNING AND** 

8

NAME

OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS **ENDING DATES** 



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

П

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

П

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

	NAME		ADDRESS			
None		tors and other parties, including mercant debtor within two years immediately pr				
	NAME AND ADDRESS		DATE ISSUED			
	20. Inventories					
None	<ul> <li>a. List the dates of the last two invent taking of each inventory, and the dollar</li> </ul>	ories taken of your property, the name or ar amount and basis of each inventory.	of the person who supervised the			
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)			
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.					
			NAME AND ADDRESSES OF CUSTODIAN			
	DATE OF INVENTORY		OF INVENTORY RECORDS			
	DATE OF INVENTORY  21. Current Partners, Officers	, Directors and Shareholders	OF INVENTORY RECORDS			
None	21. Current Partners, Officers	s, Directors and Shareholders ist the nature and percentage of partners	· .			
None	<ul><li>21. Current Partners, Officers</li><li>a. If the debtor is a partnership, I</li></ul>	ist the nature and percentage of partners	·			
None	21. Current Partners, Officers  a. If the debtor is a partnership, I partnership.  NAME AND ADDRESS  b. If the debtor is a corporation	ist the nature and percentage of partners	hip interest of each member of the ERCENTAGE OF INTEREST			

10 22. Former partners, officers, directors and shareholders None If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. NAME **ADDRESS** DATE OF WITHDRAWAL b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated None within one year immediately preceding the commencement of this case. NAME AND ADDRESS TITLE DATE OF TERMINATION 23. Withdrawals from a partnership or distributions by a corporation None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case. NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT, DATE AND PURPOSE OR DESCRIPTION RELATIONSHIP TO DEBTOR OF WITHDRAWAL AND VALUE OF PROPERTY 24. Tax Consolidation Group. If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case. NAME OF PARENT CORPORATION TAXPAYER-IDENTIFICATION NUMBER (EIN) 25. Pension Funds. If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to П which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

\* \* \* \* \* \*

TAXPAYER-IDENTIFICATION NUMBER (EIN)

NAME OF PENSION FUND

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	11
[If completed by an individual or individual a	ind spouse]
I declare under penalty of perjury that I have affairs and any attachments thereto and that the	read the answers contained in the foregoing statement of financial hey are true and correct.
Date Ang 104/08	Signature
<u> </u>	of Debtor
Date	Signatureof Joint Debtor (if any)
[lf completed on behalf of a partnership or corporation	nJ
I declare under penalty of perjury that I have read the a thereto and that they are true and correct to the best of	answers contained in the foregoing statement of financial affairs and any attachments my knowledge, information and belief.
Date	Signature
	Print Name and Title
[An individual signing on behalf of a partnership or co	erporation must indicate position or relationship to debtor.]
	continuation sheets attached
Penalty for making a false statement: Fine of up to \$.	500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATURE OF NON-AT	TORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy pe compensation and have provided the debtor with a copy of this do and 342(b); and, (3) if rules or guidelines have been promulgated	etition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for comment and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by e maximum amount before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Bankruptcy Petition Pr	reparer Social-Security No. (Required by 11 U.S.C. § 110.)
esponsible person, or partner who signs this document.	ame, title (if any), address, and social-security number of the officer, principal,
Address	
·	
Y	

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

Date

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

Signature of Bankruptcy Petition Preparer

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.